

**Information to identify the case:**

Debtor 1	<u>Patricia Cecala</u>	Social Security number or ITIN	xxx-xx-8771
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-15921-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Cecala

10/31/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patricia Cecala  
Debtor

Case No. 19-15921-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 31, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:**

Recip ID	Recipient Name and Address
db	+ Patricia Cecala, 31 Metedeconk Rd., Howell, NJ 07731-2931
aty	+ MCCALLA RAYMER LEIBERT PIERCE LLC, 485F US HIGHWAY 1 S., SUITE 300, ISELIN, NJ 08830-3072
acc	+ Vito Pascarella, Vap and Associates Inc, 1075 Easton Ave, Tower 1 Suite 5, Somerset, NJ 08873-1648
518138547	+ SCA Collections, Inc, P O Box 910, Edenton, NC 27932-0910
518224556	Township of Howell Sewer, POB 580/4567, Rt. 9 North Second Floor, Howell, NJ 07731

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 31 2022 20:43:00	Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
518245956	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518138537	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 31 2022 20:44:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
518138538	EDI: WFNNB.COM	Nov 01 2022 00:38:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518138539	+ EDI: WFNNB.COM	Nov 01 2022 00:38:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
518138540	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2022 20:55:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518138541	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2022 20:55:44	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518138542	^ MEBN	Oct 31 2022 20:39:53	Equifax, PO Box 740241, Atlanta, GA 30374-0241
518138543	^ MEBN	Oct 31 2022 20:40:33	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
518138545	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 20:43:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518138544	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 20:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518267692	Email/PDF: resurgentbknotifications@resurgent.com		

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		Oct 31 2022 20:55:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518271818	EDI: PRA.COM		
		Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
518271824	EDI: PRA.COM		
		Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518263215	EDI: Q3G.COM		
		Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518138546	+ Email/Text: info@scacollections.com		
		Oct 31 2022 20:44:00	SCA Collections, Inc, 300 E Arlington Blvd Ste 6-A, Po Box 876, Greenville, NC 27835-0876
518138548	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 31 2022 20:43:00	Specialized Loan Servicing/SLS, 6200 S Quebec St, Greenwood Village CO 80111-4720
518138554	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 31 2022 20:43:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518139455	+ EDI: RMSC.COM		
		Nov 01 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518138550	+ EDI: RMSC.COM		
		Nov 01 2022 00:33:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
518138549	+ EDI: RMSC.COM		
		Nov 01 2022 00:33:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518138551	+ EDI: RMSC.COM		
		Nov 01 2022 00:33:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518138552	+ EDI: RMSC.COM		
		Nov 01 2022 00:33:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518138553	Email/Text: DASPUBREC@transunion.com		
		Oct 31 2022 20:43:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
518278415	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 31 2022 20:43:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519448159	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 31 2022 20:44:00	U.S. Bank, N.A., successor trustee to LaSalle Ban, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank, N.A., successor trustee to La, Serviced by Select Portfolio Servicing,
519448158	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 31 2022 20:44:00	U.S. Bank, N.A., successor trustee to LaSalle Ban, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518924466	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, etal dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Loss Mitigation Specialized Loan Servicing bk@stewartlegalgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor Patricia Cecala imclawgroupecf@gmail.com:g.jr77824@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, etal kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael J. Milstead	on behalf of Creditor U.S. Bank N.A., successor trustee bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7